

IDAHO BANCORP

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3301883	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$186	\$125	-32.7%		
Loans	\$132	\$93	-29.5%		
Construction & development	\$8	\$4	-53.6%		
Closed-end 1-4 family residential	\$16	\$9	-46.2%		
Home equity	\$14	\$10	-27.3%		
Credit card	\$0	\$0	7.7%		
Other consumer	\$1	\$0	-75.6%		
Commercial & Industrial	\$28	\$15	-48.1%		
Commercial real estate	\$62	\$53	-15.3%		
Unused commitments	\$46	\$19	-58.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$20	\$6	-69.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$2	-74.2%		
Cash & balances due	\$12	\$11	-8.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$7	\$0	-100.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$7	\$0	-100.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$177	\$121	-31.6%		
Deposits	\$162	\$115	-28.7%		
Total other borrowings	\$14	\$5	-64.6%		
FHLB advances	\$14	\$5	-64.3%		
Equity					
Equity capital at quarter end	\$9	\$4	-55.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	4.7%	2.9%	--		
Tier 1 risk based capital ratio	5.8%	3.4%	--		
Total risk based capital ratio	7.1%	4.7%	--		
Return on equity ¹	-85.8%	-33.0%	--		
Return on assets ¹	-4.7%	-1.0%	--		
Net interest margin ¹	3.8%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	50.1%	61.0%	--		
Loss provision to net charge-offs (qtr)	76.1%	0.0%	--		
Net charge-offs to average loans and leases ¹	6.9%	1.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	58.9%	20.9%	15.4%	0.0%	--
Closed-end 1-4 family residential	25.8%	22.4%	0.1%	0.4%	--
Home equity	4.6%	1.9%	0.7%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	23.0%	0.1%	2.2%	--
Commercial & Industrial	10.8%	7.2%	1.7%	0.0%	--
Commercial real estate	10.1%	11.5%	0.7%	0.7%	--
Total loans	14.3%	10.9%	1.7%	0.5%	--